

# Manchester, NH Quick Reference Housing Guide

January 11, 2023

## HOUSING TERMINOLOGY

**Affordable Housing:** A generic term to describe housing and utilities costs that **do not surpass 30%** of a household's income.

**Subsidized Housing:** A generic term for housing that is made available at below market rates through the use of government subsidies.

**Fair Market Rate:** FMR is the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market.

**AMI - Area Median Income:** Household income for the median/middle household in a region and is determined by HUD. See chart below for current numbers.

**Housing Choice Vouchers/Formerly Section 8:** Voucher program providing rental assistance to very low income housing (up to 50% AMI) renting in the private market through public housing authorities.

**Public Housing:** Owned by Manchester Housing and Redevelopment Authority for low-income families, elderly, and persons with disabilities.

**Congregate Housing:** Residential accommodations with some measure of assistance in daily living, ie, shared kitchen facilities or central dining. It is not a nursing home.

**Workforce Housing:** Housing intended as a primary residence for professions needed to support a community, located near places of employment and affordable to households earning between 60-120% of AMI.  
Summary of NH Workforce Housing Law RSA 674:58 - :62

**Supportive Housing:** Transitional or permanent housing for homeless individuals and families ideally located with supportive services.  
Housing & Services provided by HUD.

## MANCHESTER QUICK STATS

Estimated current vacancy rate: **.4%**

Estimated# of units needed to reach ideal 5%: **2000**

# of units approved/in progress: **1439**

# of approved units offered below fair market rate: **210**

Estimated # of unhoused: **513** # of unhoused currently sheltered: **397**

# of individuals/families on the state's Public Housing wait list: **3,457**

Average length of wait:  
**0/1 bdrm: 2 years**  
**2 bdrms: 3-3.5 yrs**  
**3 bdrms: 1.5-2 yrs**  
**4 bdrms: upon availability**

# of NH individuals/families waiting for a Housing Choice Voucher: **4,538**

Average length of wait: **3+ years**

Individuals and families are allotted 90 days to find housing that accepts Housing Choice Vouchers. At this time, HUD has granted MHRA an approval waiver to allow families who are looking for units to be granted multiple extensions. Without this waiver, the voucher would expire after 90 days.

**\*\*** Incomes up to and including 50% AMI qualify for Public Housing and Housing Choice Vouchers/Section 8



Income Classifications (from HUD)	Income Limit 1 person	Income Limit 2 people	Income Limit 3 people	Income limit 5 people
30% AMI - Extremely Low Income**	\$21,000	\$24,000	\$27,000	\$37,190
Affordable monthly rent/mortgage at this income	\$525/Month	\$600/Month	\$675/Month	\$930/Month
50% AMI - Very Low Income**	\$35,000	\$40,000	\$45,000	\$53,950
Affordable monthly rent/mortgage at this income	\$875/Month	\$1,000/Month	\$1,125/Month	\$1349/Month
60% AMI - Very Low Income	\$42,000	\$48,000	\$54,000	\$64,740
Affordable monthly rent/mortgage at this income	\$1,050/Month	\$1,200/Month	\$1,350/Month	\$1,619/Month
80% AMI - Low Income	\$55,950	\$63,950	\$71,950	\$86,300
Affordable monthly rent/mortgage at this income	\$1,399/Month	\$1,599/Month	\$1,799/Month	\$2,158/Month
100% AMI - Fair Market/Middle Income	\$70,700	\$80,800	\$90,900	\$109,080
Affordable monthly rent/mortgage at this income	\$1,768/Month	\$2,020/Month	\$2,273/Month	\$2,727/Month

## Current Manchester Rental Pricing

Efficiency	1 bedroom	2 bedroom	3 bedroom	4 bedroom
Fair Market Rents for Manchester (HUD FY2023)				
\$1,126	\$1,264	\$1,646	\$2,003	\$2,255
Actual Median Rents for Manchester (NH Housing 2022)				
\$1,114	\$1,273	\$1,582	\$1,581	\$1,632
Housing Choice Voucher/Section 8 Payment Standards (Max Subsidy)				
\$1,238	\$1,453	\$1,810	\$2,104	\$2,367
NH Housing Payment Standards effective January 2023				

## MORE RESOURCES

**NH Housing:** [www.nhhfa.org](http://www.nhhfa.org) • **MHRA - Manchester Housing and Redevelopment Authority:** [www.manchesterhousing.org](http://www.manchesterhousing.org) • **Southern NH Services:** [www.snhs.org](http://www.snhs.org)  
**NeighborWorks Souther NH:** [www.nwsnh.org](http://www.nwsnh.org) • **Families In Transition:** [www.FITNH.org](http://www.FITNH.org) • **Southern NH Planning Commission:** [www.snhpc.org](http://www.snhpc.org)  
**Mayor's Affordable Housing Taskforce Report Summary 2021, NH Council on Housing Stability Strategic Plan 2021-2024, 2021 Manchester Master Plan:** can be found on the Housing Commission page at: <https://www.manchesternh.gov/Government/Mayor-and-Aldermen/Mayors-Office/Housing-Commission>

**Are you or someone you know experiencing housing instability right now?** Call 211 or visit [homehelppnh.org](http://homehelppnh.org) for a list of resources.

## CITATIONS

**Important note.** Numbers change frequently. The date in the upper right corner of the front sheet reflects data to the best of the Commission's knowledge at that time.

**Current Vacancy Rate:** <https://www.nhhfa.org/wp-content/uploads/2022/08/NHHousing-2022-Rental-Cost-Report.pdf>

**Estimated # of units need to reach 5%:** 2021 Mayor's Affordable Housing Taskforce Report Summary

**Total # of units in progress:** November 1, 2022 Manchester Housing Market Summary from the Planning and Community Development Office

**Total # of approved units offered below fair market rate:** November 1, 2022 Manchester Housing Market Summary from the Planning and Community Development Office

**Estimates # of unhoused:** Manchester Continuum of Care 2022 Point-in-Time Count <https://www.manchester-coc.org/>

**Unhoused currently sheltered:** Manchester Continuum of Care 2022 Point-in-Time Count <https://www.manchester-coc.org/>

**# of individuals/families on state's public housing wait list:** Figure provided by MHRA - Manchester Housing and Redevelopment Authority

**Average length of wait:** MHRA/[manchesterhousing.org](http://manchesterhousing.org)>Applicants>WaitingLists <https://manchesterhousing.org/waiting-lists/>

**# waiting for Housing Choice Voucher:** Figure provided by MHRA - Manchester Housing and Redevelopment Authority

**Average length of wait:** MHRA/[manchesterhousing.org](http://manchesterhousing.org)>Applicants>WaitingLists <https://manchesterhousing.org/waiting-lists/>

**Notes:** Provided by MHRA, the Manchester Housing and Redevelopment Authority

**Income limits to qualify for public housing or housing choice vouchers:** NH Housing/NHHFA.ORG>Rental Assistance>Forms&Publications>HUD Income limits  
 Manchester Specific: MHRA/[manchesterhousing.org](http://manchesterhousing.org)>Applicants>IncomeLimits

**Payment standards when using housing choice vouchers:** NH Housing/NHHFA.ORG>Rental Assistance>Forms&Publications>Payment Standards

**Greater Manchester Community Health Needs Assessment:** Page 81 - Housing: [https://www.mymanchesternh.com/Portals/6/SiteContent/2022\\_GMCHNA.pdf](https://www.mymanchesternh.com/Portals/6/SiteContent/2022_GMCHNA.pdf)

## HOUSING CHOICE VOUCHERS /Section 8

With Housing Choice Vouchers, individuals and families are required to pay from **30% up to 40% of their adjusted income** toward rent.

*For example:*



Joe earns \$2000/month

**\$600** ~30% of monthly income  
**- \$160** ~utility allowance  
**= \$440** ~Joe's portion of rent



The HCV worth  
**\$1,260** will be  
 paid to landlord



**2 Bedroom Apt**  
 at \$1,700/mo  
 Rent & Utilities  
 Paid in Full

The Quick Reference Housing Guide is an on-going project of the **Manchester Housing Commission**. The Commission was established for the stated purpose of recognizing, promoting, enhancing, encouraging, and developing a balanced and diverse supply of housing to meet the economic, social, and physical needs of the City of Manchester and its residents. The Commission meets the second and fourth Wednesday of the month and the public is welcome.

Recordings of the meetings can be found at [Manchestertv.org](http://Manchestertv.org). Inquiries can be sent to [ManchesterHousingCommission@gmail.com](mailto:ManchesterHousingCommission@gmail.com)